



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
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CSMC 2019-RPL4 Trust

Order Filed on November 12, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re,

Barry Joseph Trogu Jr.
Susan Bonnie Trogu

Debtors

Case No.: 18-20398 MBK

Adv. No.:

Hearing Date: 10/14/2020 @ 9:00 a.m.

Judge: Michael B. Kaplan

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: November 12, 2020

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".
Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtors: Barry Joseph Trogu Jr., Susan Bonnie Trogu

Case No: 18-20398 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, CSMC 2019-RPL4 Trust, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 605 15Th Avenue, Belmar, NJ, 07719, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and MaryBeth Schroeder, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of October 14, 2020 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due July 2020 through October 2020 for a total post-petition default of \$7,041.96 (4 @ \$1,837.48, \$307.96 less suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$7,041.96 will be paid by Debtor remitting \$1,000.00 for per month for six months and \$1,041.96 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on November 1, 2020 and continue for a period of seven months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume November 1, 2020, directly to Secured Creditor's servicer, Select Portfolio Servicing, Inc., P.O. Box 65450, Salt Lake City, UT 84165-0450 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's motion for relief is hereby resolved.